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STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

In the Matter of

**COUNTRY LIFE INSURANCE
COMPANY,**

Respondent.

Order No. 14-0183

WAOIC No. 51640
NAIC No. 62553

**AGREED ORDER
LEVYING A FINE**

This Consent Order is entered into by the Washington State Office of the Insurance Commissioner, acting pursuant to the authority set forth in RCW 48.17.560 and RCW 48.17.530, and Country Life Insurance Company, an approved continuing insurance education provider.

BASIS:

1. Country Life Insurance Company ("Country Life") is an approved continuing insurance education provider, #2167, headquartered in Bloomington, Illinois.

1 2. On or about June 27, 2014, OIC Licensing performed a
2 random audit of this education provider's records. The audit revealed that
3 Country Life offered and held a classroom version of the course titled
4 "Wealth Distribution Solutions" that was not approved for credit. The self-
5 study version of that course was approved for one credit hour.

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7 3. Country Life submitted a self-study roster to the Commissioner
8 for nine attendees of the March 20, 2014 class. When the violation was
9 discovered during the audit, the education program analyst was able to
10 remove eight of the attendees from the roster because each had not renewed
11 his or her producer license. However, one Washington licensee was given
12 one credit hour for taking the non-approved classroom course because he
13 had already renewed his producer license. Country Life offered the course
14 for credit to the nine producers who attended the course.

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16 4. In addition, Country Life was unable to locate a copy of the
17 approved course outline for the self-study class requested in the audit.

18
19 5. WAC 284-17-302(1) states that advertising or offering a
20 course for credit without the approval of the Commissioner may result in a
21 fine.

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23 6. WAC 284-17-272(j) requires that an approved continuing
24 insurance education provider must maintain records for a period of three
25 years after the completion date of the course.

1 7. RCW 48.17.560 permits the Commissioner to fine an
2 insurance education provider up to \$1,000 per violation of the insurance
3 code, in addition to or in lieu of revocation of its approval.
4

5 **AGREEMENT TO ORDER:**

6 Country Life, acknowledging its duty to comply fully with the
7 applicable laws of the State of Washington, consents to the following in
8 consideration of its desire to resolve this matter without further administrative
9 or judicial proceedings. The Insurance Commissioner consents to settle the
10 matter in consideration of its payment of a fine on such terms and conditions
11 as are set forth below.
12

13 1. Country Life consents to the entry of this Order, waives any and
14 all hearing rights, and further administrative or judicial challenges to this
15 Agreed Order.
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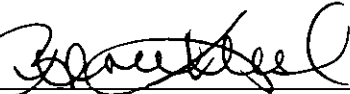
17 2. By agreement of the parties, the Insurance Commissioner will
18 impose a fine of \$1,000.00 (One Thousand Dollars) to be paid within thirty
19 days of the entry of this Order.
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21 3. Country Life understands and agrees that any future failure to
22 comply with the statutes and regulations that are the subject of this Order
23 constitutes grounds for further penalties, which may be imposed in direct
24 response to further violation.
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1 4. Country Life's failure to timely pay this fine and to adhere to the
2 conditions shall constitute grounds for revocation of its approved education
3 provider status, and shall result in the recovery of the fine through a civil
4 action brought on behalf of the Insurance Commissioner by the Attorney
5 General of the State of Washington.

6
7 EXECUTED this 10 day of October, 2014.

8
9 COUNTRY LIFE INSURANCE COMPANY

10 By: 

11 Title: Supervisor, Agency Support

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15 **ORDER**

16 Pursuant to the foregoing, the Insurance Commissioner hereby Orders as
17 follows:

18
19 1. Country Life shall pay a fine in the amount of \$1,000.00 (One
20 Thousand Dollars) to be paid within thirty days of the entry of this Order.

21
22 2. Country Life's failure to timely pay this fine and to adhere to the
23 conditions shall constitute grounds for revocation of its approved education
24 provider status, and shall result in the recovery of the fine through a civil
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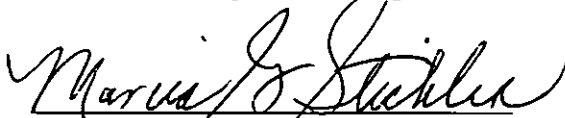
1 action brought on behalf of the Insurance Commissioner by the Attorney
2 General of the State of Washington.

3 ENTERED AT TUMWATER, WASHINGTON, this 23rd day of
4 October, 2014
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8 MIKE KREIDLER
9 Insurance Commissioner

10 By and through his designee

11 

12 Marcia G. Stickler
13 Insurance Enforcement Specialist
14 Legal Affairs Division
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